

FIG. 2

|  | Defaults   Rules/Licensing   Massages   |   |
|--|---|---|
| 1868866<br>1868866   | State Taxes:  Schedur: Semi-Arnu T  1st: Nov  |   |
| <b>EERBE</b> 7027  | Prepayment Penalty.  Ist Message: 6 months interest at the yearly rate of interest  2nd Message: 6 months interest at the yearly rate of interest   | 3 |
| 2959955<br>2959955<br>295995   | Late Fees:  Lien Min.5 Fee \$ Fee % Grace Method  1 \$0.00 \$0.00 5% 15 Equal to %  2 \$5.00 \$5.00 6% 10 Greater of % or \$  |   |
| 23<br>23<br>23<br>23<br>23<br>23<br>24<br>24<br>24<br>24<br>24<br>24<br>24<br>24<br>24<br>24<br>24<br>24<br>24 | Record: Manually adding less to a loan life: No Pint Logic  Manually adding less to a loan life: No Pint Logic  Assigning a Ro Rule in Logic will allow any less to be individually added to any loan file. Otherwise if enother rule is selected, only loans neeting the selected rule will allow (ses to be added individually according to the rule. |   |

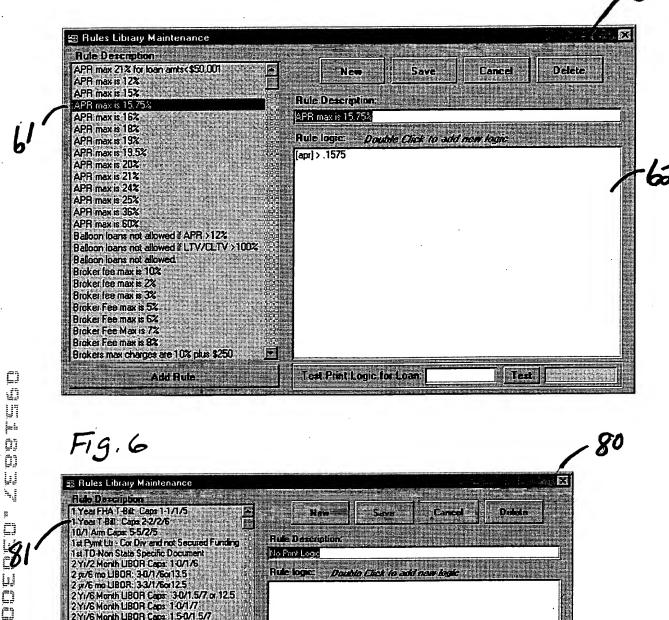
Fig. 3

| Delaute Ruler/Licensing Messages   |                          |                    |   |                   |
|--|--------------------------|--------------------|---|-------------------|
| State Requires Licensing ⊠ 8   | ranch   keensing Rec'd f | 96                 | None 💆                                  |                   |
| (Other Comment)  <br>  |                          |                    |   |                   |
| Lic: Real Estate Officer License   | Cortec=                  |                    | Ey/SE                                   |                   |
| Hulle: State Licenses - First and Junior Mor   | tç Name: Departmen       | t of Real Estate   | Zep/Zepilt                              |                   |
|  | Aud 1                    |                    | Fix                                     |                   |
|  | FAM2                     |                    |   |                   |
| List: Residential Mortgage Lender  | Contact                  | t of Comprehens    | (#);//2(#)<br>//::///#::::[]            |                   |
| Fluife: State Licenses - First and Junior Mor  | k Name: Departmen        | ( or Corporations  |   |                   |
|  | Add 1:                   |                    | Fine.                                   |                   |
|  | Addi 2                   |                    |   |                   |
| Live: Real Estate Officer License - Broker  Rule: State Licenses - First and Junior Mort | Contact<br>to Long-      |                    | (2)/2)4<br>(2)/2)4                      |                   |
| - Lag  | Hanr 2                   |                    |   |                   |
| Record IX II I II IX IX IX   | A.A.A. 1.                |                    |   |                   |
| State Rules and Limite   |                          |                    |   | المعتمون المساوات |
| State Rule   |                          |                    | Loan Ruje:                              |                   |
| Loan Amt <\$35,000 max Bkr/Lndr fe   |                          | State Licenses - F |   |                   |
| Loan Amt to \$25,000, fees limited to  |                          |                    | unior Mortgages<br>irst and Junior Mort |                   |
| Prepayment term limited to first seve  | n years                  |                    | irst and Junior Mon                     |                   |
| Tropayment term inniced to mot sove  |                          | No Print Logic     |   |                   |
|  |                          |                    |   |                   |
|  |                          |                    |   |                   |

Fig 4

|  | اکر   |
|--|---|
| State Tax Schedules  | 5   |
| Defects Rules/Leasures Messages  State Coan Amt <\$35,000 max Bkr/Lndr fee < 10% Loan amt <\$50,000 has APR <=21%  | None C  |
| Loan amt <=\$25,000 has max APR of 16% Loan Amt > \$100,000 has APR <= 21% Loan amt >\$25,000 to \$300,000 max lender fee 2% Loan Amt to \$25,000, fees limited to 15% plus \$700 Max loan term 15 yrs       | pi Real Estate Zav Zip +4:  |
| Min loan amount \$10,001 on equity lines  Min loan amount \$10,001 on closed end seconds  Min loan amount \$25,001 on equity lines  Min loan amount \$5,001 on closed end seconds  Min Loan amount = \$1,001 | Crisy/S.t.  Of Corporations  Sep/Zip-41:  Phone:  Fig. 1  |
| Min loan amount = \$15,001  Min Loan Amount = \$2,000  Min loan amount = \$2,001  Min loan amount = \$2,500  | Caty/St Zp/Zp/3:  |
| Min loan amount = \$20,000  Min loan amount = \$25,000  Min Loan Amount = \$25,001  Min loan amount = \$2501  January Amt < \$85,000 max 8kr/Lndr (se < 10%  | Loan Rule:  State Licenses - First Mortgages  |
| Loan Amt to \$25,000 mas executive to 15% plus \$700  Late Fee max 6%  Prepayment term limited to first seven years  | State Licenses - First Montgages  State Licenses - Junior Montgages  State Licenses - First and Junior Montgages  State Licenses - First and Junior Montgages |
| P. P   | No Print Logic  |
| Record RT 1 2 30 PL 67 4   |   |

Fig 5



🕮 Rules Library Maintenance Fluido Description TYES FIATESE COST 17/75 Year T Bit: Caps 2-2/2/6 10/1 Am Cape: 5-5/2/5 Hule Description Isli Rymt Utr - Cor Divient not Secured Funding st TO:Non State Specific Document No Print Logic 2 Yi/2 Morth UBOR Caps: 1 O/1/6 Rule logics //houble/sort (a soft non logic 97/6 mo UBOR: 3-0/1/6or13.5 97/6 mo UBOR: 3-3/1/6or12.5 Yi/6 Morth LIBOR Caps: 3-0/1.5/7 or 12.5 Yi/6 Morth LIBOR Caps: 1-0/1/7 Yi/6 Morth LIBOR Caps: 1.5-0/1.5/7 17/6 March LBOR Caps: 3-0/15/6 or 13.5 Y/66 March LBOR Caps: 3-0/1/6 Y/66 March LBOR Caps: 3-0/1/6.5 Y/66 March LBOR Caps: 3-0/1/6.5 Y/66 March LBOR Caps: 3-0/1/7 YI/6 Morath LIBORI Caps: 3-3/1/6 4 Units yr/6 Morth UBOR Caps: 1 5-0/1 5/7 yr/6 Morth LIBOR Capt: 3-0/1/6 3 yr/6 Month LIBOR Caps: 3-0/1/7 3 yr/6 Month LIBOR Caps: 3-3/1/6 3 yr/6 Morth LIBOR Caps: 3-3/1/6 or 12.5 3 yr/6 Morth LIBOR Caps: 6-6/1/6 3/1 Am Capx 2-2/2/6 3/1 Am Caps: 3-0/2/6 Test | Add Fluis Test Print Logic for Loan-

Fig. 8

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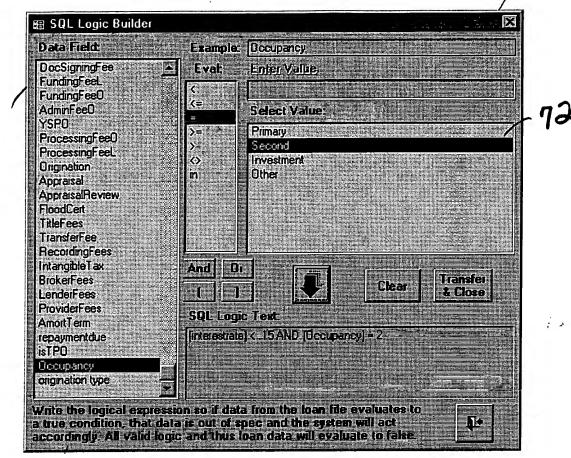


Fig.7

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|                   |  |  | Figuralia? | - All - A |
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|                   | D CA 0112160                                 |  |            |           |
| ındo 🖫            | 11/13/20                                     | - Ingoviti   |            |           |
|                   | Review: 12/01/2                              |  | None /     |           |
| 90                | i uliair iriacinament                        | stlic desc   | state A    |           |
|                   | Ci Primary                                   | Real Estate Officer License  | State A    |           |
| aisades           |  | Residential Mortgage Lender  | CA 📗       |           |
|                   |  | Real Estate Officer License - Broke  | r CA       |           |
| 30 10 1           | Heviow:                                      | Real Estate Branch License   | CA E       |           |
|                   |  | Uniform Consumer Credit Code Lic   |            |           |
| Grove 📳           | C Printery                                   | Unregulated - Lender   | <b>α</b>   |           |
| City Hills        | <u>,                                    </u> | Unregulated - Broker   | CO         |           |
|                   | /s   | Second Mortgage Lender   | CT CT      |           |
| 160               |  | First Mortgage Lender First Mortgage Broker  | CT         |           |
| rei.              |  | Second Mortgage Broker   | СТ         |           |
| /iejo ()<br>Wego  |  | Chapter 22 Licensed Lender Licen   |            |           |
| Cucamor           |  | Correspondent Lender Branch Offic  |            |           |
|                   | de la    | Mortgage Lender License  | FL H       |           |
| Park              |  | Correspondent Mortgage Lender Li   | cens FL    |           |
| Beach             |  | Mortgage Brokerage Business Lice   |            |           |
|                   |  | Annual Mortgage Lender License   | GA I       |           |
|                   |  | Annual Mortgage Broker License   | GA 🔠       |           |
|                   |  | Mortgage Brokers & Solicitors Licer  | nse HI     |           |

Fig. 9

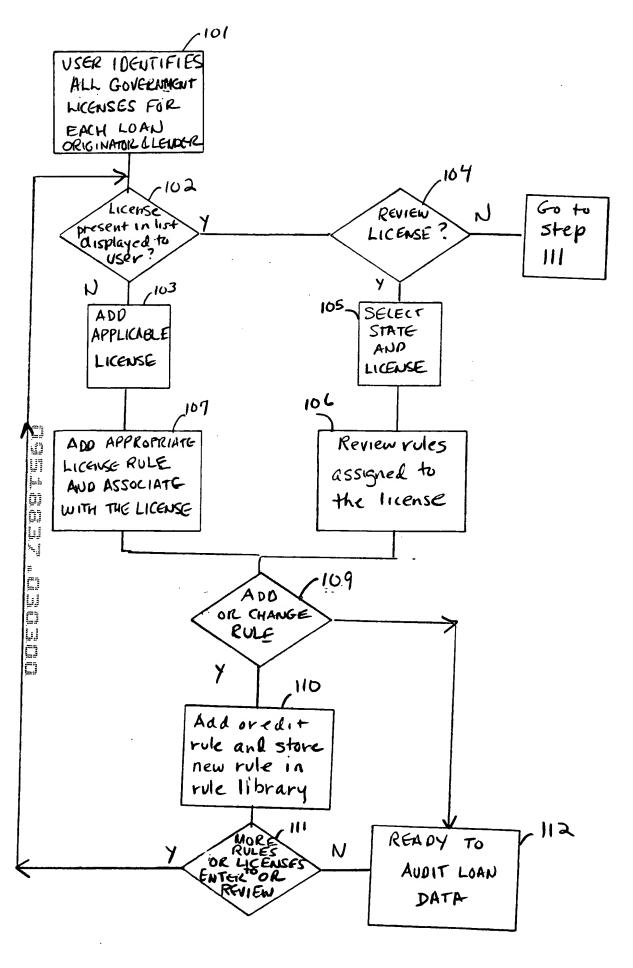
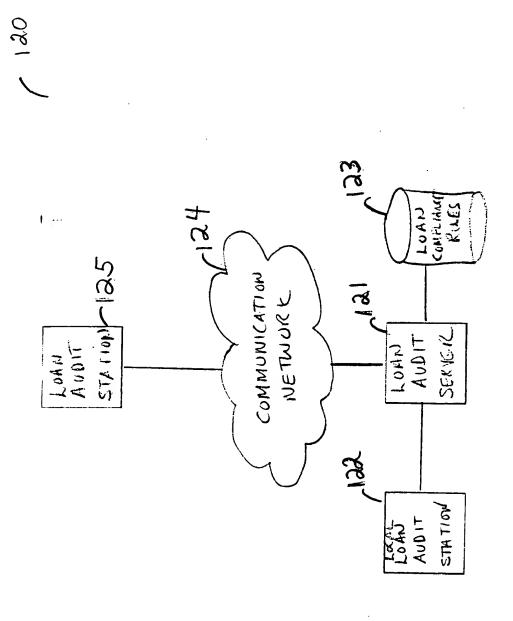


Fig. 10



F19.11